RAVENNA CAPITAL

[rə-ven-ə - kap-i-tl]

Who we are and how we can help:

WHO & WHAT:

Ravenna Capital is an asset management firm specializing in helping university employees with their retirement plan. RC manages the school sponsored plan on the individual level on behalf of the individual. The investment strategy is purposely incredibly simple, Seasonality(read below). We have found that nearly 90% of people don't understand all the complicated strategies, fund options, and metrics offered to them in their 403b.[1] So many of our clients appreciate the extra help.

WHERE:

Fidelity INVESTMENTS

TIAA CREF

charles SCHWAB

Our partnerships allow us to manage at Fidelity, TIAA-CREF, and Charles Schwab. We have access to many other providers as well. However, these are our preferred firms to work with.

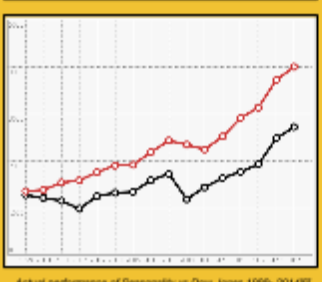
WHY:

Why work with us? We have four reasons:

57% of 401k/403b participants wish there was an easier way to figure out how to choose the right 401k/403b investments[2]

87% of 401k/403b participants with professional help did better than those that tried alone or non-professional source.[3]

According to a survey of over 1000 U.S. human resource departments, only **8%** of respondents said they feel their employees are well prepared to make informed decisions regarding their retirement assets. [4]



Actual performance of Seasonality vs Dow Jones 1999- 2014[6]

A professionally managed 401k/403b can grow **200%** more than one that is self-managed.[5]

HOW:

Step 1 — Sign a few forms that allow RC to do the trading for you. We work through the 'Self-Directed' option on your retirement plan.

Step 2 — Relax. You are done. RC takes all the work from here. You put as much or less effort as you previously were. It's that easy.

Step 3 — RC begins to invest your account on your behalf using our Seasonality[7] strategy.

Step 4 — Every three months RC withdraws .25% from your account as our fee. 1% annually based on the value of your account. If your account goes down then so does that amount we receive.

DON'T FORGET...

10% of annual revenues are donated directly to DonorsChoose.org projects!

DonorsChoose.org
Teachers ask. You choose.

DonorsChoose.org is an online charity that makes it easy for anyone to help students in need. Public school teachers from every corner of America post classroom project requests on the site, and you can give any amount to the project that most inspires you.

When a project reaches its funding goal, they ship the materials to the school.

WHEN:

All day every day. After you stop working we can guide you through the process for rolling over into an IRA and continue working together. No extra charge.

If at any time you want to end our relationship, there are no sneaky tactics to keep you here. You're free to go(although we hope you stay).

Ravenna Capital is dedicated to helping clients understand what they are doing with their investments. We understand how confusing the world of investing can be so we do our best to keep things simple. We would love the opportunity to explore to option of working together.

Please contact us at **(816) 795-6614** or **www.RavennaCapital.com**

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Disclosures & References

- [1], [4] http://www.financialengines.com/news/press-releases/2005/20050121.html
- [2], [3] AON Hewitt and Financial Engine study, Help in Defined Contribution Plans 2006 through 2010.
- [5], [7] http://www.americanactionreport.com/pdfs

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